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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Ogram : Date: 08/5/99
Serial No.: 09/400,724 : Docket No.: 1475B.5A
Filed: Contemporaneously : Group Art Unit:
For: A Financial System of Computers

#4
p2

DISCLOSURE STATEMENT
37 CFR 1.97

Honorable Commissioner of Patents & Trademarks
Washington, D.C. 20231

Sir:

The following identified references are felt to be relevant to the above-identified patent application:

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ERC	USP No. 5,206,488	Tiecher	Apr. 27, 1993
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~~ERC "Oracle to Make 'Net' Software with Verifone", Wall Street
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ERC Oracle Corp. and Verifone Inc. dated 2/21/96

ERC Set Protocol from America Online dated 2/29/96

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Leading Protocol Adds Hundreds of Financial Service to
Transaction Appliance", TransPhone LLC;

— "Internet Business News-BM Claims to be first Internet
Booking Airline", Cyberseat Service;

— "New low-cost hardware provides secure financial
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Checkfree Corp.;

— "Visa and Microsoft Publish Open Specification to Enable
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Corporation;

— Wells Fargo/Cyber Cash Inc.;

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— IETF;

— CyberCash;

— Internet Shopping Network:

— "MCI diversifying through move into music business";

— "Visa & Mastercard at Odds";

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Wells Fargo and CyberCash;

— "Internet tools vendors prep for commerce", Spyglass Inc,
and Netscape Communications Corp.;

— Online Resources & communications.


E-Mail:

— "Accept Credit Cards and Money Payments over the Web!
Totally Secure Automated and Operational!

Cosimano, E.

7/18/01

Respectfully,


Mark E. Ogram
Reg. No. 30343

9/20/99
Date